

Transcript: Pearl

Rojas-6656433862262784-4550782256201728

Full Transcript

Thank you for calling Benefits in a Card. My name is Pearl. Who else was you speaking with? Well, this is Alan Granda. Uh, when I come in and got the job at Surge, uh, she asked me if I wanted to decline y'all and I said, "Yes." But I just talked to the boss there at the, uh, at where I work and he said that you have to call y'all to decline it. So I'm wondering if I'm being charged- Uh, you be, you are able to decline during... Huh? Huh? Go ahead. Um, I'll just... You are applying during... when there is a form, um, an enrollment form that you can choose to opt out on. Um, or you could call us, the employee prefers. I can take a look to see if you're enrolled or if you decline, and then if not, I can decline you, cancel, whatever needs to be done as soon as we check it out. Okay, can you check it out for me? Of course, what are the last four digits of your Social? Uh, 3756. Okay. And if you can verify your address and date of birth. 295 Mudsplash Road, uh, 122278. All right, and what's the city and state there? Glendale, Kentucky. All righty. May I have your phone number as 270-401-6049? Yeah. And I have your email address as jdoe77229@gmail.com? Yes, ma'am. Righty, so you were not declined, but the good thing is they haven't auto-enrolled you and they haven't did any deductions. So I'm going to go ahead and decline your coverage, and you're good to go. Do you have any questions? Uh, no, but I want to ask something. Okay. If I want to add that, I could add at any time, right? You can add it within the first 30 days of receiving your first paycheck or during company open enrollment, which for Surge is in August. For Surge is what? In August, open enrollment in au- is in August. So you're saying I'd have to wait 'til August to do it again? Yes. If you don't do it within 30 days of your first paycheck, you'll have to wait 'til August. How long have I been there already? Um, let's see. I know I've been there three weeks. I have two dates... Yes, I have two dates on file so it, but it's been roughly two to three weeks. Well, my first check was through another place, and I've been at this other place three weeks. So I've been there about a- All right, so - How many days total have I been there? So, since you didn't have a break between the two assignments longer than 90 days, we would use the first one. So let me take a look. It looks like you've been there about 18 days, but let me make sure. Should be longer than that, 'cause I've been at this place three weeks, and I was at the other place about a week. Let me re... Six... So you should... You have about until the 7th of March. So you're saying how many days do I have to en- to enroll if I decide to enroll? Are you checking on it? Yes. Give me one moment. Okay. I'm sorry. I was just making sure I didn't lose you. So about, about 11 days. I'd still have 11 days if I want to enroll? Mm-hmm. Okay. So let me ask you this, how much is it to enroll? So it depends what plans you're wanting to enroll in. Everything is separate, medical, dental, vision, short-term disability. They're all separate plans, so it depends on which plans you're wanting to cover. 'Cause you can choose coverage for just yourself, for you and your children, for you and just your, well, your children and your spouse. Um, I can send you a copy- It's just, no you- ... of

the benefit guide to your email. It will show you- Yeah. It's just, it's just me, myself and I, but what I'm asking is can you do the whole total package for one price or... No, all the plans are separate. So it depends on which plan- And how much is each plan? Um, life insurance, , medical. There is a You're breaking up. I don't understand what's happening. That's not your fault. ... all the plans that are offered. Okay. I don't know why you're breaking up so bad. It's weird. Uh, so you're say... 'cause they tell me that something was \$15 when I come in there, or \$10 or \$15 a month I thought, but then he was saying it was \$15 a week. Yes. There are weekly deductions. Okay. And you're saying that each plan is a different price? Yes. Do you have any of the prices at all that you could tell me? Yes. So what, that's what I was trying to, to, um, tell you when it kept breaking up. I'm going to send you a copy of the benefit guide, and it's going to show you the plans and their prices and then what they cover. Okay. So you'd have to have, like, six different ones if you wanted dental and... I don't know. How many are there altogether? So there's quite a couple different ones. Um, but you... So if you wanted, say, dental, vision and medical, it would be three sep- planned as three separate prices. It'd be three separate prices. So is it, is it like fif- So you don't know what it is. It'll, it'll be in the thing. Yep. No, I can- It'll just... Okay. Okay. Huh? Go ahead. The dental and the vision only have one time. So the dental for just yourself is \$4.17. And the vision for just yourself is \$2.15. But as far as medical, there's two different medical plans you can choose from. One is \$17.63 and one is \$19.53. Oh, well, that ain't too crazy, but is that per week? Yes, that's weekly. Okay, so the dental and the vision sounds cheap, you know? Mm-hmm. And the other one is... What's... So one plan is 17 and one plan is 19? Yes. Okay. And, uh, so I guess the \$19 plan is better than the \$17 plan, right? Um, it covers some services that are at, uh, at a slightly higher dollar amount. Yeah. So, so the \$19 one, what is the high... It's just a couple of dollars more, you're saying? Um, on certain, on certain services it... It has coverage for certain services that the, um, the \$17 one doesn't, and then- Oh. ... some services it covers a little more than the \$17 one. Okay. Well, I may... Uh, I, I don't want... I'm going to decline it right now, but I may be getting back with you soon, because, um, just found out, to keep my other insurance that I have, it's going to cost quite a bit of money. So I may be calling you back in the next few days and adding it, but I don't want to tell you for sure yet. All righty. Okay, thank you so much. Uh, what was your name? Pearl. Uh, what is it? Pearl. Earl? P-A-R-L? No. P-E-A-R-L. Oh, Pearl. Yeah, for some reason you were breaking up when you were trying to tell me. Sorry. Okay, I got you. That's okay. It's not your fault. You have a great day. You too. Thank you so much. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Pearl. Who else was you speaking with?

Speaker speaker_1: Well, this is Alan Granda. Uh, when I come in and got the job at Surge, uh, she asked me if I wanted to decline y'all and I said, "Yes." But I just talked to the boss there at the, uh, at where I work and he said that you have to call y'all to decline it. So I'm wondering if I'm being charged-

Speaker speaker_0: Uh, you be, you are able to decline during...

Speaker speaker_1: Huh?

Speaker speaker_0: Huh?

Speaker speaker_1: Go ahead.

Speaker speaker_0: Um, I'll just... You are applying during... when there is a form, um, an enrollment form that you can choose to opt out on. Um, or you could call us, the employee prefers. I can take a look to see if you're enrolled or if you decline, and then if not, I can decline you, cancel, whatever needs to be done as soon as we check it out.

Speaker speaker_1: Okay, can you check it out for me?

Speaker speaker_0: Of course, what are the last four digits of your Social?

Speaker speaker_1: Uh, 3756.

Speaker speaker_0: Okay. And if you can verify your address and date of birth.

Speaker speaker_1: 295 Mudsplash Road, uh, 122278.

Speaker speaker_0: All right, and what's the city and state there?

Speaker speaker_1: Glendale, Kentucky.

Speaker speaker_0: All righty. May I have your phone number as 270-401-6049?

Speaker speaker_1: Yeah.

Speaker speaker_0: And I have your email address as jdoe77229@gmail.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Righty, so you were not declined, but the good thing is they haven't auto-enrolled you and they haven't did any deductions. So I'm going to go ahead and decline your coverage, and you're good to go. Do you have any questions?

Speaker speaker_1: Uh, no, but I want to ask something.

Speaker speaker_0: Okay.

Speaker speaker_1: If I want to add that, I could add at any time, right?

Speaker speaker_0: You can add it within the first 30 days of receiving your first paycheck or during company open enrollment, which for Surge is in August.

Speaker speaker_1: For Surge is what?

Speaker speaker_0: In August, open enrollment in au- is in August.

Speaker speaker_1: So you're saying I'd have to wait 'til August to do it again?

Speaker speaker_0: Yes. If you don't do it within 30 days of your first paycheck, you'll have to wait 'til August.

Speaker speaker_1: How long have I been there already?

Speaker speaker_0: Um, let's see.

Speaker speaker_1: I know I've been there three weeks.

Speaker speaker_0: I have two dates... Yes, I have two dates on file so it, but it's been roughly two to three weeks.

Speaker speaker_1: Well, my first check was through another place, and I've been at this other place three weeks. So I've been there about a-

Speaker speaker_0: All right, so -

Speaker speaker_1: How many days total have I been there?

Speaker speaker_0: So, since you didn't have a break between the two assignments longer than 90 days, we would use the first one. So let me take a look. It looks like you've been there about 18 days, but let me make sure.

Speaker speaker_1: Should be longer than that, 'cause I've been at this place three weeks, and I was at the other place about a week.

Speaker speaker_0: Let me re... Six... So you should... You have about until the 7th of March.

Speaker speaker_1: So you're saying how many days do I have to en- to enroll if I decide to enroll? Are you checking on it?

Speaker speaker_0: Yes. Give me one moment.

Speaker speaker_1: Okay. I'm sorry. I was just making sure I didn't lose you.

Speaker speaker_0: So about, about 11 days.

Speaker speaker_1: I'd still have 11 days if I want to enroll?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. So let me ask you this, how much is it to enroll?

Speaker speaker_0: So it depends what plans you're wanting to enroll in. Everything is separate, medical, dental, vision, short-term disability. They're all separate plans, so it depends on which plans you're wanting to cover. 'Cause you can choose coverage for just yourself, for you and your children, for you and just your, well, your children and your spouse. Um, I can send you a copy-

Speaker speaker_1: It's just, no you-

Speaker speaker_0: ... of the benefit guide to your email. It will show you-

Speaker speaker_1: Yeah. It's just, it's just me, myself and I, but what I'm asking is can you do the whole total package for one price or...

Speaker speaker_0: No, all the plans are separate. So it depends on which plan-

Speaker speaker_1: And how much is each plan?

Speaker speaker_0: Um, life insurance, , medical. There is a

Speaker speaker_1: You're breaking up. I don't understand what's happening. That's not your fault.

Speaker speaker_0: ... all the plans that are offered.

Speaker speaker_1: Okay. I don't know why you're breaking up so bad. It's weird. Uh, so you're say... 'cause they tell me that something was \$15 when I come in there, or \$10 or \$15 a month I thought, but then he was saying it was \$15 a week.

Speaker speaker_0: Yes. There are weekly deductions.

Speaker speaker_1: Okay. And you're saying that each plan is a different price?

Speaker speaker_0: Yes.

Speaker speaker_1: Do you have any of the prices at all that you could tell me?

Speaker speaker_0: Yes. So what, that's what I was trying to, to, um, tell you when it kept breaking up. I'm going to send you a copy of the benefit guide, and it's going to show you the plans and their prices and then what they cover.

Speaker speaker_1: Okay. So you'd have to have, like, six different ones if you wanted dental and... I don't know. How many are there altogether?

Speaker speaker_0: So there's quite a couple different ones. Um, but you... So if you wanted, say, dental, vision and medical, it would be three sep- planned as three separate prices.

Speaker speaker_1: It'd be three separate prices. So is it, is it like fif- So you don't know what it is. It'll, it'll be in the thing.

Speaker speaker_0: Yep. No, I can-

Speaker speaker_1: It'll just... Okay.

Speaker speaker_0: Okay.

Speaker speaker_1: Huh? Go ahead.

Speaker speaker_0: The dental and the vision only have one time. So the dental for just yourself is \$4.17. And the vision for just yourself is \$2.15. But as far as medical, there's two different medical plans you can choose from. One is \$17.63 and one is \$19.53.

Speaker speaker_1: Oh, well, that ain't too crazy, but is that per week?

Speaker speaker_0: Yes, that's weekly.

Speaker speaker_1: Okay, so the dental and the vision sounds cheap, you know?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And the other one is... What's... So one plan is 17 and one plan is 19?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. And, uh, so I guess the \$19 plan is better than the \$17 plan, right?

Speaker speaker_0: Um, it covers some services that are at, uh, at a slightly higher dollar amount.

Speaker speaker_1: Yeah. So, so the \$19 one, what is the high... It's just a couple of dollars more, you're saying?

Speaker speaker_0: Um, on certain, on certain services it... It has coverage for certain services that the, um, the \$17 one doesn't, and then-

Speaker speaker_1: Oh.

Speaker speaker_0: ... some services it covers a little more than the \$17 one.

Speaker speaker_1: Okay. Well, I may... Uh, I, I don't want... I'm going to decline it right now, but I may be getting back with you soon, because, um, just found out, to keep my other insurance that I have, it's going to cost quite a bit of money. So I may be calling you back in the next few days and adding it, but I don't want to tell you for sure yet.

Speaker speaker_0: All righty.

Speaker speaker_1: Okay, thank you so much. Uh, what was your name?

Speaker speaker_0: Pearl.

Speaker speaker_1: Uh, what is it?

Speaker speaker_0: Pearl.

Speaker speaker_1: Earl? P-A-R-L?

Speaker speaker_0: No. P-E-A-R-L.

Speaker speaker_1: Oh, Pearl. Yeah, for some reason you were breaking up when you were trying to tell me.

Speaker speaker_0: Sorry.

Speaker speaker_1: Okay, I got you. That's okay. It's not your fault.

Speaker speaker_0: You have a great day.

Speaker speaker_1: You too. Thank you so much. Bye.